

Fill in this information to identify the case:

Debtor 1 Eduardo ChipolliniDebtor 2 Miriam E Alva  
(Spouse, if filing)United States Bankruptcy Court for the: Eastern District of Pennsylvania (Philadelphia)Case number 19-11146

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

**Name of creditor:**  
JPMorgan Chase Bank, National Association

**Court claim no.** (if known): 16

**Date of payment change:**

Must be at least 21 days after date of this notice

01/01/2020

**New total payment:**

Principal, interest, and escrow, if any \$ 779.27

**Last 4 digits** of any number you use to identify the debtor's account: 0 6 0 8

**Part 1: Escrow Account Payment Adjustment**

## 1. Will there be a change in the debtor's escrow account payment?

No  
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

**Current escrow payment:** \$ \_\_\_\_\_

**New escrow payment:** \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

## 2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

No  
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

**Current interest rate:** 3.00000%

**New interest rate:** 4.00000%

**Current principal and interest payment:** \$ 551.47

**New principal and interest payment:** \$ 632.53

**Part 3: Other Payment Change**

## 3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

No  
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

**Current mortgage payment:** \$ \_\_\_\_\_

**New mortgage payment:** \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

*Check the appropriate box.*

I am the creditor.  
 I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X** /s/Markera Banks Date 11/18/2019  
Signature

Print: Markera Banks Vice President  
First Name Middle Name Last Name Title

Company JPMorgan Chase Bank, N.A.

Address Chase Records Center Attn: Correspondence Mail  
Number Street  
700 Kansas Lane, Mail Code LA4-5555  
Address 2  
Monroe LA 71203  
City State ZIP Code

Contact phone 866-243-5851 Email PCN\_Escalations@chase.com

UNITED STATES BANKRUPTCY COURT

Eastern District of Pennsylvania (Philadelphia)

Chapter 13 No. 19-11146  
Judge: Judge Eric L. Frank

In re:

Eduardo Chipollini & Miriam E Alva

Debtor(s).

**CERTIFICATE OF SERVICE**

I hereby certify that this Notice, including all attachments, is being served on or before November 20, 2019 via filing with the US Bankruptcy Court's CM ECF system and/or by mailing or providing a copy of this document to a vendor for mailing: By U.S. Postal Service First Class Main Postage Prepaid

Debtor: By U.S. Postal Service First Class Mail Postage Prepaid

Eduardo Chipollini  
306 Old Penllyn Pike

Blue Bell PA 19422-1016

By U.S. Postal Service First Class Mail Postage Prepaid

Miriam E Alva  
306 Old Penllyn Pike

Blue Bell PA 19422-1016

Debtor's Attorney: By U.S. Postal Service First Class Mail Postage Prepaid

ALBERT J. SCARAFONE, JR.  
Hill, Friedland & Scarafone  
1717 Swede Road  
Suite 200  
Blue Bell PA 19422-3372

By U.S. Postal Service First Class Mail Postage Prepaid

ALBERT J. SCARAFONE, JR.  
Hill, Friedland & Scarafone  
1717 Swede Road  
Suite 200  
Blue Bell PA 19422-3372

Trustee: By U.S. Postal Service First Class Mail Postage Prepaid

WILLIAM C. MILLER, Esq.  
Chapter 13 Trustee  
P.O. Box 1229

Philadelphia PA 19105

/s/Markera Banks

Vice President

JPMorgan Chase Bank, N.A.

October 17, 2019

[REDACTED]  
000121 1 of 2 NSP0VYG - ZA 000000000000 AS170

Myriam E Alva  
306 Old Penllyn Pike  
Penllyn, PA 19422

**The interest rate on your mortgage loan is scheduled to adjust**

Account: [REDACTED]  
Property Address: 306 Old Penllyn Pike  
Blue Bell PA 19422

Dear Myriam E Alva :

The interest rate on your mortgage loan will begin to adjust annually on January 01, 2020.

Your interest rate will increase annually by 1% until the cap is reached. Your cap is based on the Freddie Mac weekly Primary Mortgage Market Survey (PMMS) rate for 30-year fixed-rate conforming mortgage loans, rounded to the nearest 0.125%, as of the date that the modification agreement was prepared. Once you reach your cap, your interest rate will be fixed for the remainder of the loan.

**Here's information about your payments**

Your current monthly payment is \$ 551.49. This includes your monthly principal and interest payment of \$ 551.47 and a monthly escrow payment of \$.02. Your interest rate is 3.00000%.

Your new monthly payment of \$ 779.27 starting January 01, 2020 reflects the adjusted interest rate of 4.00000%, as well as your escrow payment for property taxes, hazard insurance and other escrowed expenses.

The future annual payments (with interest rate adjustments) are detailed in the chart below.

YEARS	INT RATE	INT CHG	RATE	MTH DATE	PRIN/ INT AMOUNT	ESTIMATED MTH PAY	TOTAL ESCROW PAY	EST PAYMENT*	MONTHLY PAYMENT	MONTHLY BEGINS	NUM OF MTH PAY
01-05	2.00000%			12/01/13	474.68	137.56		612.24	01/01/14		60
06	3.00000%			12/01/18	551.47	0.02		551.49	01/01/19		12
07	4.00000%			12/01/19	632.53	146.74		779.27	01/01/20		12
08-40	4.25000%			12/01/20	653.21	146.74		799.95	01/01/21		396

Your monthly payment includes an escrow amount for property taxes, hazard insurance and other expenses that may be adjusted periodically as required by applicable law. If these escrowed expenses increase, your monthly payment may also increase.

If you might have trouble making the adjusted payment amount, use these resources to answer questions and help you with your mortgage payments and household budgeting:

- You can contact the U.S. Department of Housing and Urban Development at 1-800-569-4287 or [hud.gov/offices/hsg/sfh/hcc/fc/](http://hud.gov/offices/hsg/sfh/hcc/fc/), or contact the U.S. Department of the Treasury-sponsored HOPE Hotline Number at 1-888-995-HOPE (1-888-995-4673) or [HopeNow.com](http://HopeNow.com), to get free assistance from a Housing and Urban Development approved nonprofit counselor for help in understanding this letter.
- The U.S. Department of Housing and Urban Development (HUD) has a list of agencies that offer free mortgage-assistance counseling. For a list of agencies, call HUD at 1-800-569-4287, or 1-800-877-8339 for TTY services, or visit [hud.gov](http://hud.gov) and, under the "Resources" tab, select "Foreclosure Avoidance Counseling." If you would like contact information for a state housing finance agency, visit the U.S. Consumer Financial Protection Bureau (CFPB) at [consumerfinance.gov/mortgagehelp/](http://consumerfinance.gov/mortgagehelp/).

You can send us a Notice of Error, Information Request or Qualified Written Request as part of the Real Estate Settlement Procedures Act to ask for information or to dispute errors about the servicing of your mortgage loan. Send us a separate letter that describes the issue and include any supporting documents. Please mail it to our exclusive address for the receipt and handling of these requests:

Mail: Chase  
P.O. Box 183166  
Columbus, OH 43218-3166

**Important Legal Information is Attached**

CR25335  
AS170

If you have questions or concerns about your new payments or this notice, please call us at one of the numbers below Monday through Thursday from 8 a.m. to midnight, Friday from 8 a.m. to 10 p.m. and Saturday from 8 a.m. to 1 p.m. Eastern Time. We appreciate your business.

Sincerely,

Chase  
1-800-848-9136  
1-800-582-0542 TTY  
[www.chase.com](http://www.chase.com)

Esta comunicación contiene información importante acerca de la cuenta. Si tiene alguna pregunta o necesita ayuda para traducirla, comuníquese con nosotros llamando a uno de los números que aparecen a continuación de lunes a jueves de 8 a.m. a la medianoche, viernes de 8 a.m. a 10 p.m. y sábados de 8 a.m. a 1 hora del Este.

#### **Important Legal Information**

##### **We are a debt collector**

This communication is an attempt to collect a debt and any information obtained will be used for that purpose. However, to the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only and does not constitute an attempt to collect a debt or to impose personal liability for such obligation. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. Any payment you make on the account is voluntary, but we may still have rights under the security instrument, including the right to foreclose on the property.

If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number.

CR50281-a  
FM214

